

**IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO**

IN RE: **IVETTE PEREZ DE JESUS**CASE NO: **16-04096-BKT**

Debtor(s)

Chapter 13

STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION

Petition Filing Date: **05/24/2016**First Meeting Date: **06/29/2016 at 10:00AM**Days From Petition Date: **36**341 Meeting Date: **06/29/2016 at 10:00AM**910 Days Before Petition: **11/26/2013**Confirmation Hearing Date: **07/29/2016 at 2:30PM**Chapter 13 Plan Date: **05/24/2016** ☐ AmendedPlan Base: **\$44,808.00** Plan Docket # **2**

This is Debtor(s) 1 Bankruptcy petition.

This is the 1 scheduled meeting.

Payment(s) ☐ Received or ☐ Evidence shown at meeting:Total Paid In: **\$650.00**

Check/MO# _____

Date: _____ Amount: \$ _____

*APPEARANCES: ☐ Telephone ☐ Video ConferenceDebtor: ☒ Present ☐ Absent ☒ ID & Soc. OKJoint Debtor: ☐ Present ☐ Absent ☐ ID & Soc. OK☒ Examined ☐ Not Examined under Oath☐ Examined ☐ Not Examined under OathAttorney for Debtor(s): ☐ Not Present ☒ Present

Name of Attorney Present (Other than Attorney of Record): _____

☐ Pro-se☐ Creditor(s) Present ☒ None

*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: **ROBERTO FIGUEROA CARRASQUILLO***Total Agreed: **\$3,000.00** Paid Pre-Petition: **\$232.00** Outstanding (Through the Plan): **\$2,768.00**

*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor(s) Income is (are) ☐ Under ☒ Above Median IncomeLiquidation Value: **\$ 32,416.00**Commitment Period is ☐ 36 months ☒ 60 months §1325(b)(1)(B)Projected Disp. Inc.: **\$ TBD**The Trustee: ☐ NOT OBJECTS ☒ OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: 100 %

§341 Meeting ☐ CONTINUED ☐ NOT HELD ☒ CLOSED ☐ HELD OPEN FOR ____ DAYS

§341 Meeting Rescheduled for:_____

Comments:

[1325(a)(6)] Payment Default Feasibility – Debtor(s) is in default with proposed plan payments, to the trustee and/or creditor(s).

Debtor must submit evidence of being current with mortgage payments. Debtor has not made June mortgage payment.

[1325(b)(1)(B)] Projected Disposable Income – Debtor(s) fails to apply projected disposable income, to be received during applicable commitment period, to make payments to unsecured creditors under the plan. [1322(a)(1)]

Debtor failed to include income from Christmas bonus in Schedule I.

Debtor failed to include family help in Means Test. PDI cannot be determined at this time. Debtor also did not include second mortgage with FirstBank, paid in full through the plan.

***OTHER COMMENTS / OBJECTIONS**

First Bank (two mortgages) secured creditors provided for in the plan, are yet to file their proof of claims. Said creditors will not participate from the disbursements until they file their claims. In absence of said claims Debtor must submit evidence of the secured status of said creditors in order to confirm that the treatment being provided does not constitute unfair discrimination against other parties in the case.

/s/ Jose R. Carrion, Esq. Meeting Date: Jun 29, 2016

Trustee

/s/ Alexandra Rodriguez, Esq., Presiding Officer